

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOSEPH ZWICHAROWSKI

Debtor(s)

Case No. 17-11811-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/15/2017.
- 2) The plan was confirmed on 11/16/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/03/2024.
- 6) Number of months from filing or conversion to last payment: 85.
- 7) Number of months case was pending: 90.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,478.91.
- 10) Amount of unsecured claims discharged without full payment: \$26,741.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$48,706.00  
Less amount refunded to debtor \$25.00

**NET RECEIPTS: \$48,681.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,540.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,958.25  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,498.25**

Attorney fees paid and disclosed by debtor: \$2,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, INC	Unsecured	NA	3,401.69	3,401.69	228.48	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	709.01	709.01	47.62	0.00
CBE GROUP	Unsecured	709.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	10,527.17	NA	0.00	0.00
CITY OF PHILA	Secured	NA	NA	1,969.11	1,969.11	0.00
CITY OF PHILA	Secured	NA	195.00	195.00	195.00	0.00
CITY OF PHILA	Secured	NA	3,473.12	3,106.19	3,106.19	0.00
CITY OF PHILA	Priority	NA	NA	122.76	122.76	0.00
MIDLAND FUNDING	Unsecured	1,907.00	NA	NA	0.00	0.00
NATIONWIDE INS	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Secured	NA	109,543.12	NA	0.00	0.00
PECO	Unsecured	NA	997.73	997.73	67.01	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	5,865.39	5,865.39	393.96	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	6,007.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,491.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,491.27	2,491.27	167.33	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	NA	5,825.20	5,825.20	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	199,000.69	23,003.53	23,003.53	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	160,826.24	0.03	0.03	0.00
SELENE FINANCE LP	Secured	NA	145,358.72	1,144.57	1,125.50	0.00
SELENE FINANCE LP	Secured	NA	NA	3,926.07	3,926.07	0.00
STATE FARM FINANCIAL	Unsecured	2,466.00	NA	NA	0.00	0.00
TD BANKNORTH	Unsecured	243.00	NA	NA	0.00	0.00
TRAF GROUP I/A-1 COLLECTION	Unsecured	289.00	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	73.87	73.87	4.96	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$28,074.20	\$28,055.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,095.50	\$11,095.50	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,169.70</b>	<b>\$39,150.63</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$122.76	\$122.76	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$122.76</b>	<b>\$122.76</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,538.96</b>	<b>\$909.36</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,498.25</u>	
Disbursements to Creditors	<u>\$40,182.75</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$48,681.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.